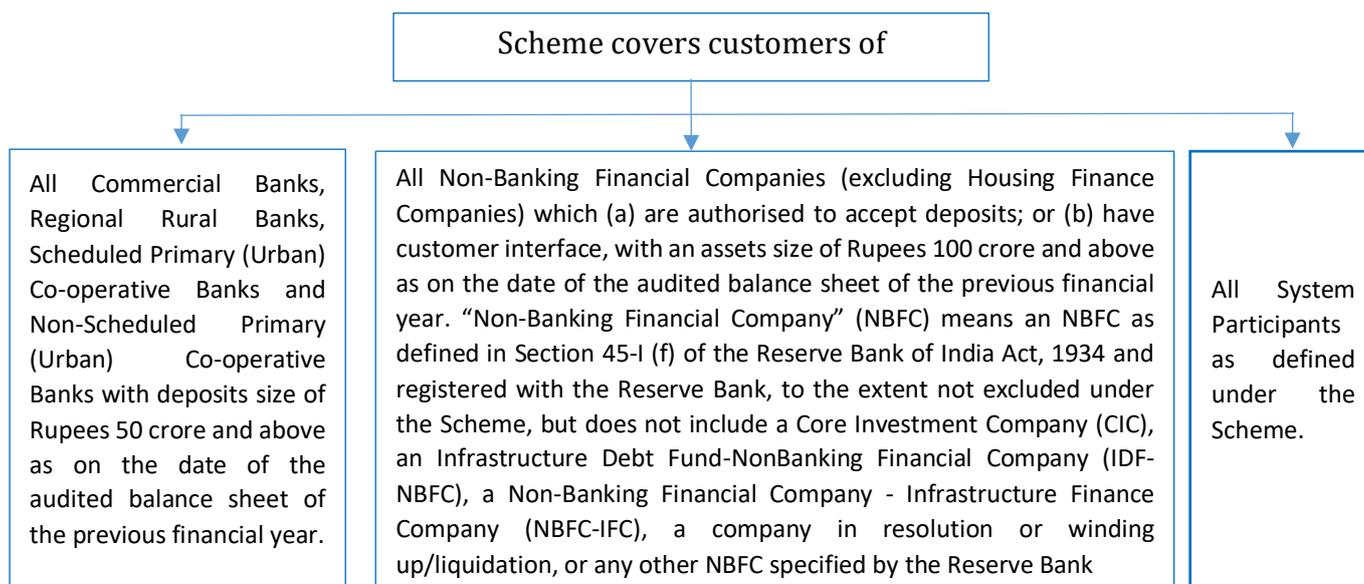


INTEGRATED OMBUDSMAN SCHEME, 2021

Salient Features



Grounds for filing a complaint by a customer:

Any customer aggrieved by an act or omission of a Regulated Entity resulting in deficiency in service may file a complaint under the Scheme personally or through an authorised representative (a person, other than an advocate, duly appointed and authorised in writing to represent the complainant in the proceedings before the Ombudsman).

Deficiency in Service means a shortcoming or an inadequacy in any financial service, which the Regulated Entity is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer.

Grounds for non-maintainability of a Complaint

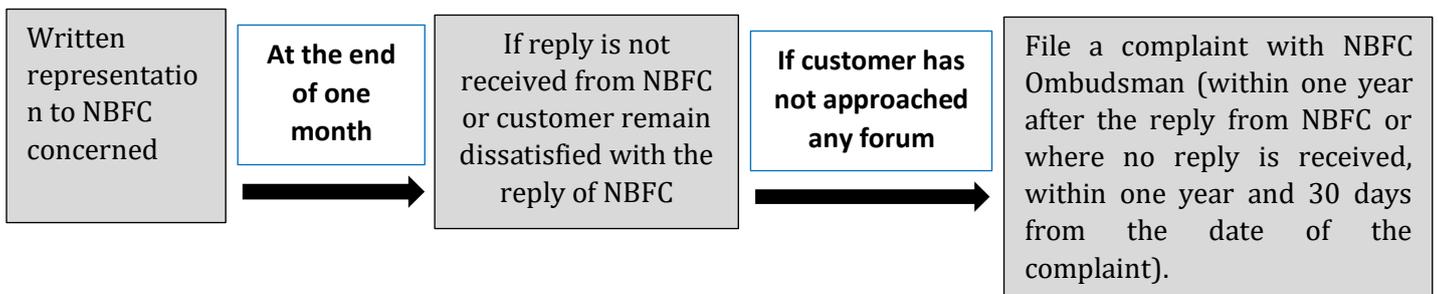
- (1) No complaint for deficiency in service shall lie under the Scheme in matters involving:
 - (a) commercial judgment/commercial decision of a Regulated Entity;
 - (b) a dispute between a vendor and a Regulated Entity relating to an outsourcing contract;
 - (c) a grievance not addressed to the Ombudsman directly;
 - (d) general grievances against Management or Executives of a Regulated Entity;
 - (e) a dispute in which action is initiated by a Regulated Entity in compliance with the orders of a statutory or law enforcing authority;
 - (f) a service not within the regulatory purview of the Reserve Bank;
 - (g) a dispute between Regulated Entities; and
 - (h) a dispute involving the employee-employer relationship of a Regulated Entity.
- (2) A complaint under the Scheme shall not lie unless:
 - (a) the complainant had, before making a complaint under the Scheme, made a written complaint to the Regulated Entity concerned and –
 - i. the complaint was rejected wholly or partly by the Regulated Entity, and the complainant is not satisfied with the reply; or the complainant had not received any reply within 30 days after the Regulated Entity received the complaint; and
 - ii. the complaint is made to the Ombudsman within one year after the complainant has received the reply from the Regulated Entity to the complaint or, where no reply is received, within one year and 30 days from the date of the complaint.
 - (b) the complaint is not in respect of the same cause of action which is already-

- i. pending before an Ombudsman or settled or dealt with on merits, by an Ombudsman, whether or not received from the same complainant or along with one or more complainants, or one or more of the parties concerned;
 - ii. pending before any Court, Tribunal or Arbitrator or any other Forum or Authority; or, settled or dealt with on merits, by any Court, Tribunal or Arbitrator or any other Forum or Authority, whether or not received from the same complainant or along with one or more of the complainants/parties concerned;
- (c) the complaint is not abusive or frivolous or vexatious in nature;
 - (d) the complaint to the Regulated Entity was made before the expiry of the period of limitation prescribed under the Limitation Act, 1963, for such claims;
 - (e) the complainant provides complete information as specified in clause 11 of the Scheme;
 - (f) the complaint is lodged by the complainant personally or through an authorised representative other than an advocate unless the advocate is the aggrieved person.

Explanation 1: For the purposes of sub-clause (2)(a), 'written complaint' shall include complaints made through other modes where proof of having made a complaint can be produced by the complainant.

Explanation 2: For the purposes of sub-clause (2)(b)(ii), a complaint in respect of the same cause of action does not include criminal proceedings pending or decided before a Court or Tribunal or any police investigation initiated in a criminal offence.

How can a customer file complaint?



Complaints can continue to be filed online on <https://cms.rbi.org.in>. Complaints can also be filed through the dedicated email (CRPC@rbi.org.in) or sent in physical mode to the '**Centralised Receipt and Processing Centre**', Reserve Bank of India, 4th Floor, Sector 17, Chandigarh - 160017 in specified format given in the Annexure of Integrated Ombudsman Scheme, 2021(Pg No. 15). Toll-free number – **14448** (9:30 am to 5:15 pm).

How does Ombudsman take decision?

- Proceedings before Ombudsman are summary in nature
- Promotes settlement through conciliation -> If not reached, can issue Award/Order

Can a customer appeal, if not satisfied with decision of Ombudsman?

Yes, If Ombudsman's decision is appealable -> Appellate Authority: Executive Director in-Charge of the Department of the Reserve Bank

Note:

- This is an Alternate Dispute Resolution mechanism
- Customer is at liberty to approach any other court/forum/authority for the redressal at any stage
